

FIG. 1

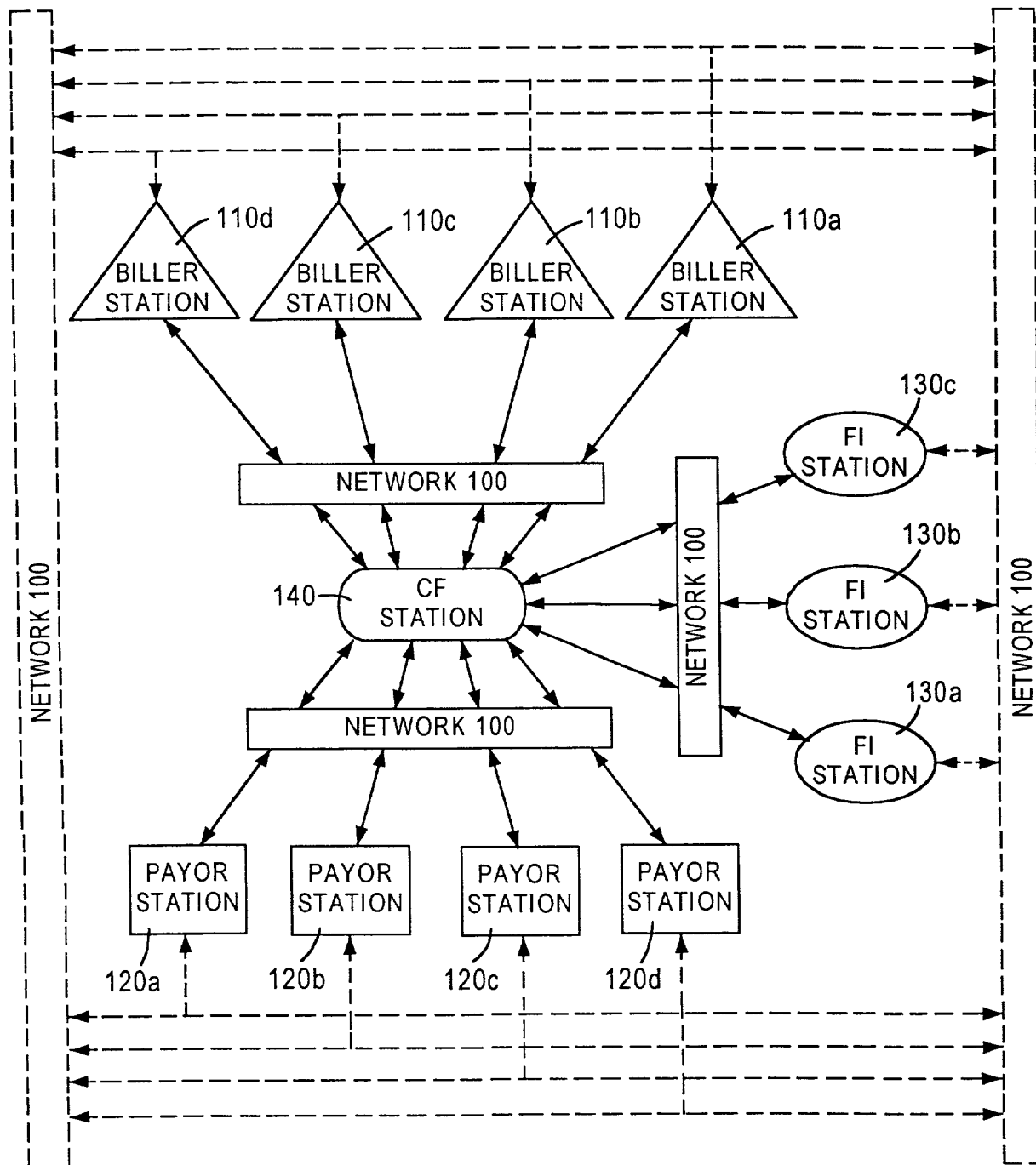


FIG. 2

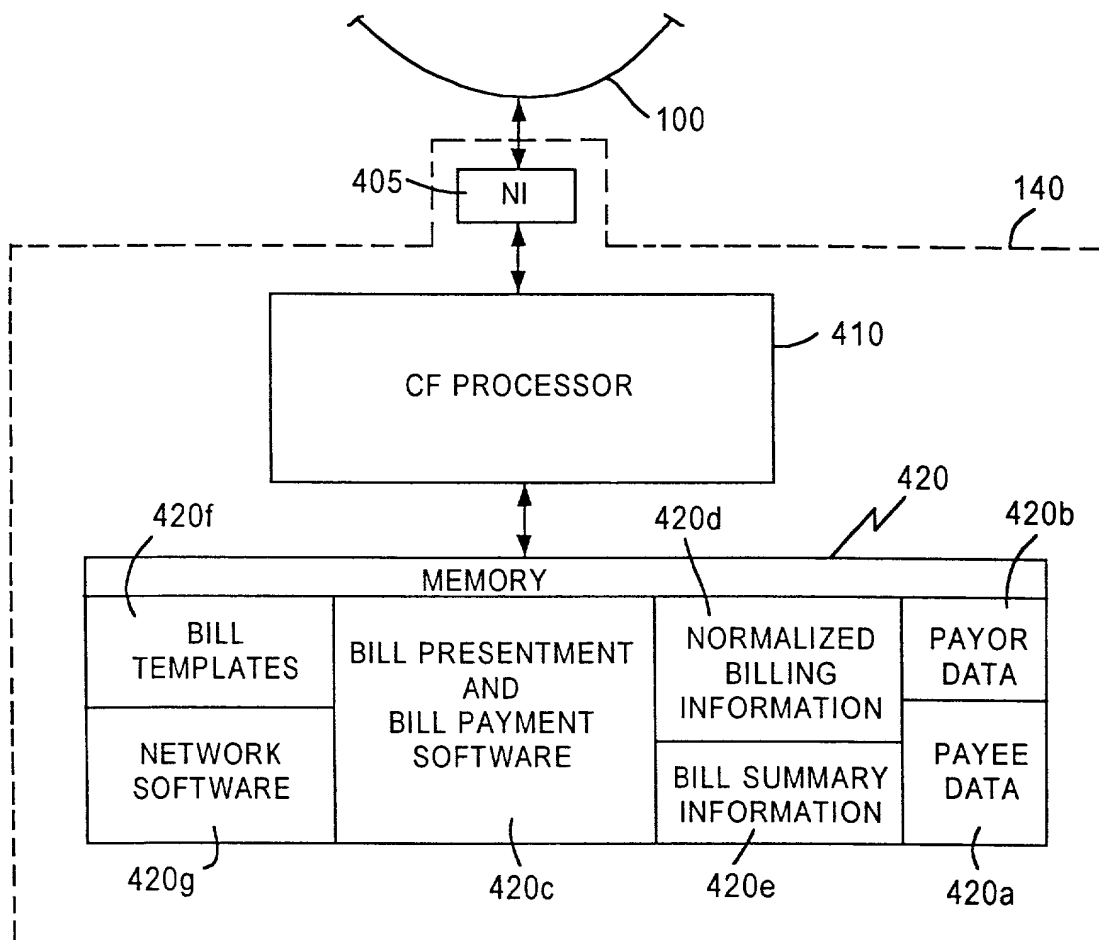


FIG. 2A

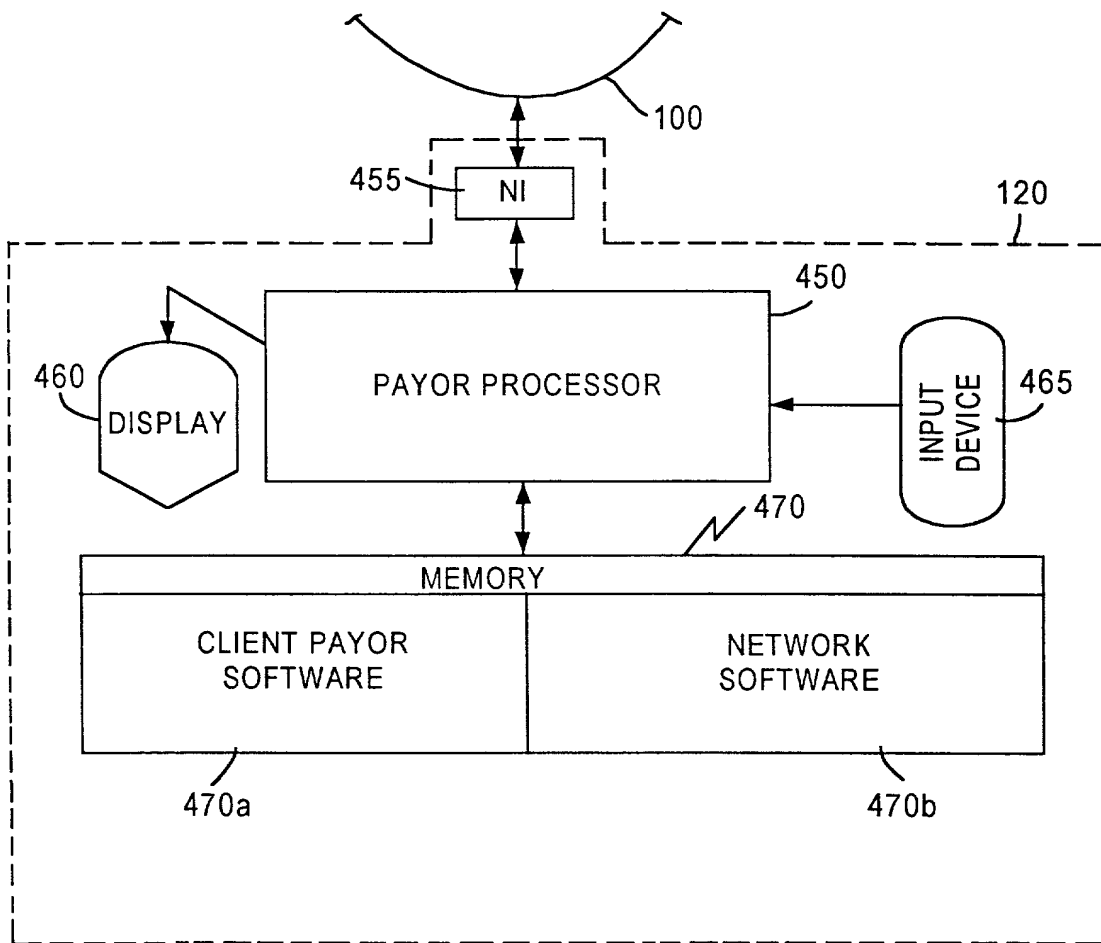


FIG. 2B

The diagram shows a rectangular box labeled "PAYOR" at the top. Below it, five devices are depicted: a PC (310), a TV (320), a Telephone (430), a Mobile Phone (340), and a Notebook Computer (350). Each device is connected to the "PAYOR" box by a line that ends in a Z-shaped symbol, representing a connection point. The PC is a trapezoidal shape. The TV is a rounded rectangle. The Telephone is a handset. The Mobile Phone is a flip phone. The Notebook Computer is a horizontal rectangle.

FIG. 3

Enrollment Select Biller

550

560

565

570

562

Please Select
Please Select
BELLSOUTH TELECOMMUNICA
CAPSTEAD MORTGAGE *
CONSUMERS ENERGY
CUNA MUTUAL GROUP
Columbia Gas of Ohio *
Florida Power & Light
GPU ELECTRIC PENELEC *
GPU ENERGY JOPL
CPU ENERGY METED
Portland General Electric
SMALL BUSINESS ADMINISTRA

ACCT NO.

PLEASE INSERT
BILLER NAME
BILLER ADDRESS
ACCT NO.

FIG. 4

Enrollment Personal Information

500

510

520

525

530

540

First Name

MI

Last Name

Social Security #

Mother's Maiden Name

Street Address

City

State

Zip

Home Phone

Work Phone

'Please Select'

FIG. 5

Enrollment Banking and Login Info

610

Memo

c089430098c 0014098430 1438

Route & Transit
Number

Account-
Number

620

Routing Transit
Bank Account
Logon Information

User Name (Up to 10 char)

PASSWORD (Up to 6 char)

PASSWORD (confirm)

630

600

FIG. 6

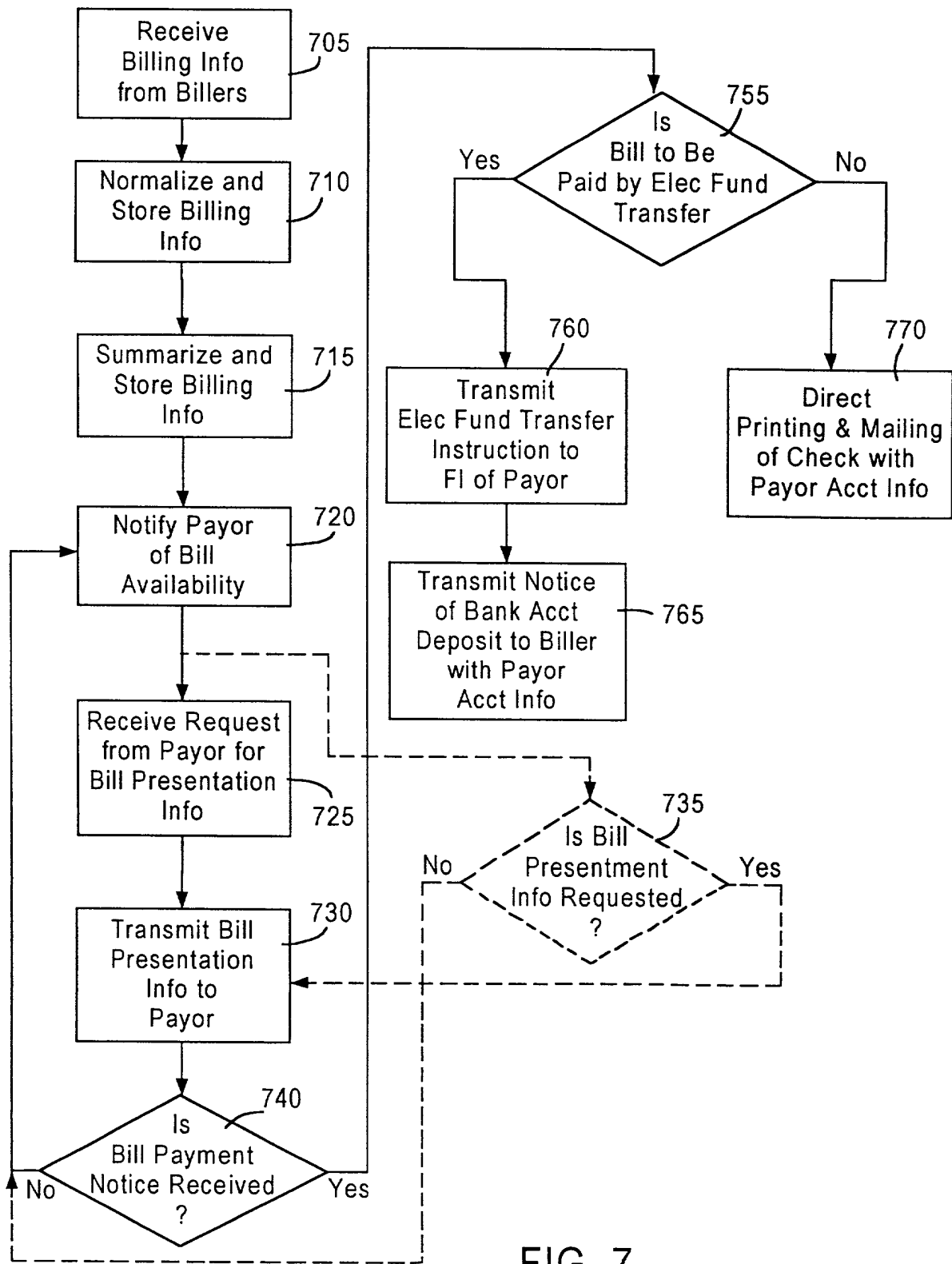


FIG. 7

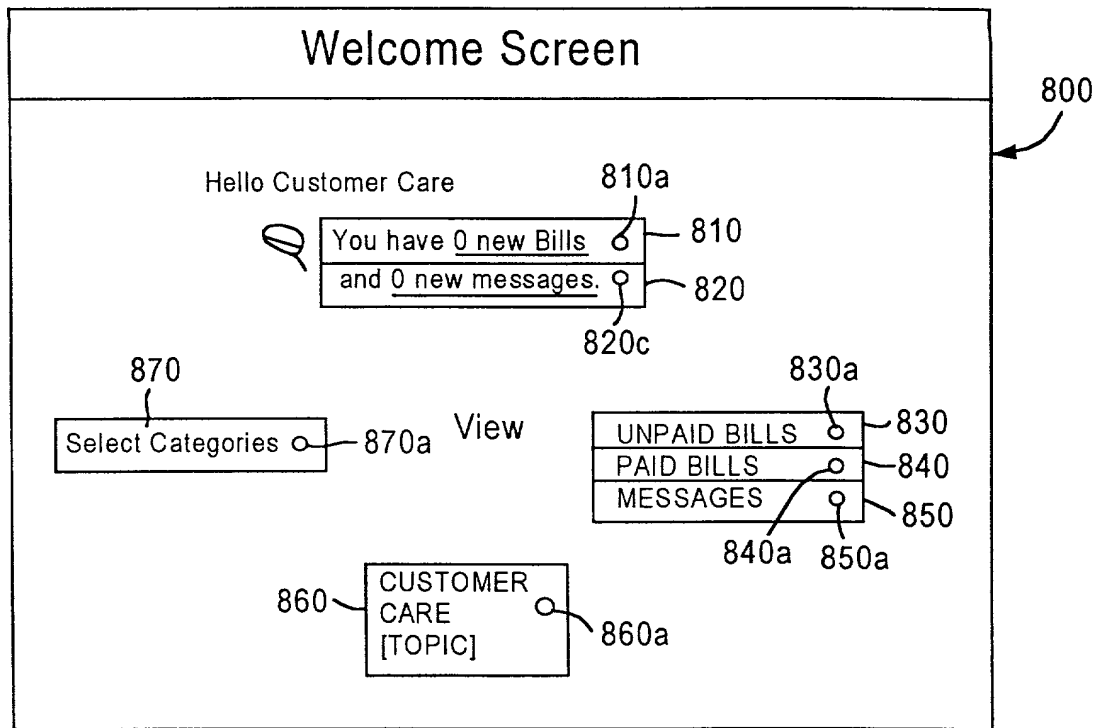


FIG. 8

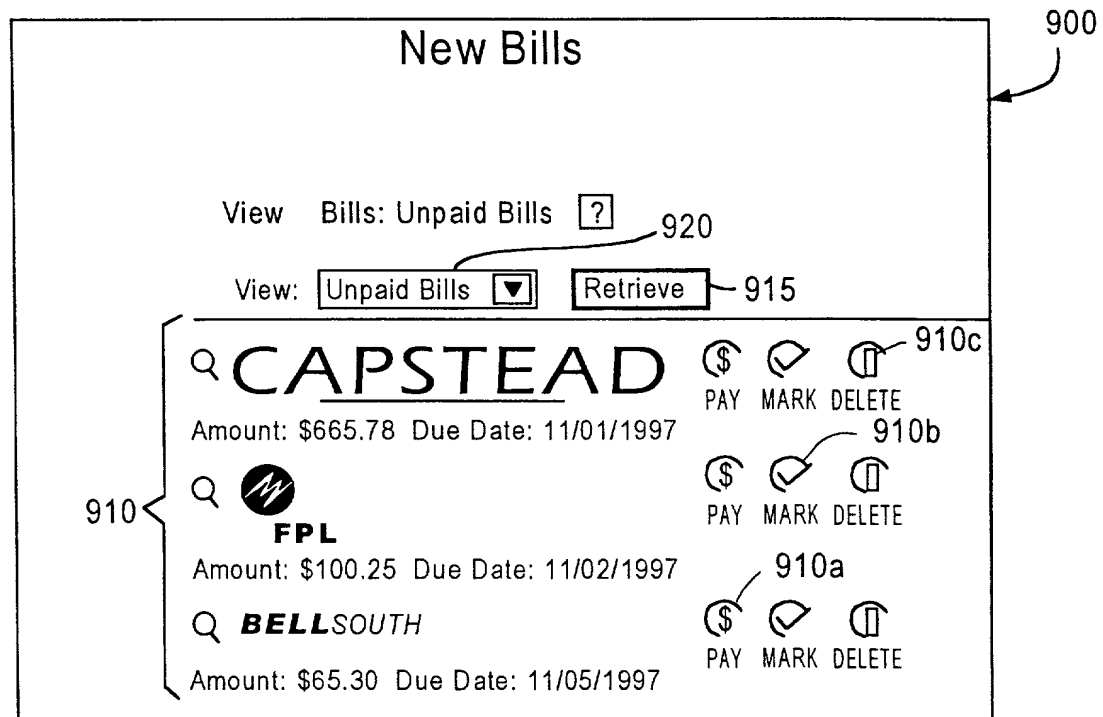


FIG. 9A

930

Quick Pay: Unpaid Bills ?

To Pay multiple bills in a particular category, specify the amount

940

Category: Unpaid Bills

Change Category 935

Pay	Payee	Amount
<input checked="" type="checkbox"/>	CAPSTEAD MORTGAGE	565.78
<input checked="" type="checkbox"/>	FLORDIA POWER POWER AND LIGHT	100.25
<input checked="" type="checkbox"/>	BELLSOUTH TELECOMMUNICATIONS	65.30

945

950

Pay Bills

Reset 955

FIG. 9B

FIG. 9C

960

970a

975a

965a

Current Bill Summary

Biller Names	Total Amounts Due	Minimum Amounts Due	Due Dates	Status
				*
				*

990

965

970

975

980

985

992

Pay Total of All Bills

992a

994

Pay Minimum for All Bills

994a

996

All Billers

996a

998

Dates

To

998a

999

Retrieve

Pay

997

FIG. 9C

PREBILL PAYMENT AUTHORIZATION

BILLER NAMES	AUTHORIZED PAYMENT	PAYMENT FREQ
	UP TO \$500.00	MONTHLY
	MINIMUM DUE	ONCE
	\$27.35	WEEKLY
	TOTAL DUE	YEARLY

1005

1010

1020c

1015

1030

1020

1025

PAY TOTAL ALL BILLS TO xx/yy/zz

PAY MINIMUM ALL BILL TO xx/yy/zz

DO NOT SEND BILL

SEND BILL

1030a

1035a

1025a

1035

FIG. 10A

1050

Setting up a Prebill Payment Authorization

1055 View Billers

1065 ACCOUNT #

1060 ☒ BELLSOUTH TELECOMMUNICATIONS

1070 ☐ Do not receive E-bills

1075 ☐ Receive E-Bills

1080 ☐ Auto-Pay E-Bills

Max amount: 1085'

FIG. 10B

FIG. 11

Figure 1 is a screenshot of a web browser window 1200. The browser window 1200 displays a web page for paying a bill. The web page includes a header area 1205 with a title bar and navigation buttons. The main content area 1210 contains a form for paying a bill. The form includes a recipient address: "John Riley, 1234 Main Street, Anytown, USA 65434". Below this is a "Pay to the order of:" field with a text input containing "BELLSOUTH TELECOMMUNICATIONS". To the right of the address is a "Date:" field with a date input showing "9/8/1998". Below the "Pay to the order of:" field is a "Pay:" field with a dropdown menu showing "Once" and a downward arrow. To the right of the "Pay to the order of:" field is an "Amount:" field with a text input showing "228.40". At the bottom of the form is a "Pay Bills" button. The browser window 1200 has a title bar at the top with a maximize button, a minimize button, and a close button. The address bar shows "http://www.example.com/". The status bar at the bottom shows "Page 1 of 1".

[illegible]

Pay Bills

Pay Bills?

To pay a bill fill in the payment information and click on the Pay Bill button below.

GEORGE P. BURDELL
46704 Tremont Terrace
NORCROSS, GA 300920000

Date: 1265

Pay to the order of:

"Please Select" ▼ 1260a

Amount: 1270

Pay: 1275a

Pay Bill

Reset

FIG. 12B

FIG. 12C

1250

Pay Bills

Pay Bills ?

To pay a bill fill in the payment information and click on the Pay Bill button below.

BRENDA K CONLEY
51 GRAND BLVD
SHELBY, OH 448750000

Date:

Pay to the order of:
"Please Select" ▼

Amount:

Pay: Once ▼ 1275a

Once

Weekly

Biweekly

Monthly

Quarterly

Triannual

Semiannual

Yearly


1275

1255

FIG. 12C

1300

Payment List

Payment List 

Billers	Date	Amount	Recurrence	Confirm #	Status	Action
Lakewood Racquet Club	10/25/1997	105.00	Monthly	WPBI-3M55021QJ	Pending	Stop/Edit
Lakewood Racquet Club	09/25/1997	105.00	Monthly	WPBI-3M55-21QJ	Processed: 09/22/1997 Check #. E-Pay	Inquire
Kim Heyde	09/10/1997	1.00	-	WPBI-4010-36EC	Processed: 09/22/1997 Check #. E-Pay	Inquire

1310
1315
1320
1325
1330
1335
1340

FIG. 14

1400

Categories

Payee Categories

Categories	
Utilities	Tennis
Credit card	School
Category 5	Category 6
Category 7	Category 8
Category 9	Category 10

1405

Save Changes

1415

Reset

1410

FIG. 14

